

Loan Guarantees for Native Hawaiian Housing (Section 184A)

Home loan guarantees for Native Hawaiians.

Nature of Program: This program is generally patterned after the Section 184 Indian Loan Guarantee program, but contains changes to address the housing needs and circumstances of Native Hawaiians. The purpose of the Loan Guarantee program is to provide access to sources of private mortgage financing to Native Hawaiian families who could not otherwise acquire housing financing because of the unique legal status of the Hawaiian Home Lands or as a result of a lack of access to private financial markets. Eligible borrowers include Native Hawaiian families who are eligible to reside on Hawaiian Home Lands, the Department of Hawaiian Home Lands (DHHL), the Office of Hawaiian Affairs, or private nonprofit organizations experienced in the planning and development of affordable housing for Native Hawaiians. Loans are to be used to construct, acquire, or rehabilitate housing located on the Hawaiian Home Lands.

This guarantee authority is freestanding and has its own guarantee fund. HUD may enter commitments to guarantee loans for any fiscal year only to the extent amounts have been provided in appropriations acts.

Applicant Eligibility: Native Hawaiian families, the Department of Hawaiian Homelands, the Office of Hawaiian Affairs, and private nonprofit organizations experienced in the planning and development of affordable housing for Native Hawaiians.

Legal Authority: Section 184A of the Housing and Community Development Act of 1992, as added by Section 514 of the American Homeownership and Economic Opportunity Act of 2000 (Public Law 106-569) and Section 204 of the Omnibus Indian Advancement Act (Public Law 106-568) (12 U.S.C. 1715z-13b). Regulations are at 24 CFR part 1007.

Administering Office: Assistant Secretary for Public and Indian Housing, U.S. Department of Housing and Urban Development, Washington, DC 20410.

Information Source: Administering office.

On the Web: www.hud.gov/offices/pih/ih/codetalk/onap/program184a.cfm

Current Status: Active.